NOV J 0 2005

PATENT Customer No. 22,852

Attorney Docket No. 05225.0192-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Hiroshi SUGIYAMA et al.) Group Art Unit: 3622
Application No.: 09/753,450) Examiner: Myhre, James W.
Filed: January 4, 2001)
For: SETTLEMENT SYSTEM USING) Confirmation No.: 3423

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed August 11, 2005, the period for response to which extends through November 11, 2005, Applicants respectfully request reconsideration of this application in view of the following Amendment and remarks:

Amendments to the claims begin on page 2.

Remarks follow the Amendments section.